

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

First Named Inventor:	§	Atty. Docket: NETS.0004
Rogelio Sosa	§	
	§	
Serial No.: 09/662,222	§	Examiner: ELLA COLBERT
	§	
Filed: Sept 14, 2000	§	CONFIRMATION NO.: 2445
	§	
Title: CHARGE NUMBER ISSUING	§	Group Art Unit: 3694
AND TRANSACTION SYSTEM AND	§	
METHOD	§	

**APPELLANT'S APPEAL BRIEF**

Board of Patent Appeals and Interferences  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The Appellant respectfully requests the Board of Patent Appeals and Interferences to reverse the final rejection of claims 1-5, 7-13, 15-29, 31-32, 34-42 and 44-48 under 35 U.S.C. §103(a). The present invention as recited in these claims is not obvious in view of the prior art relied upon by the Examiner.

**REAL PARTY IN INTEREST**

The real party in interest is NETSPEND HOLDINGS, INC.

**RELATED APPEALS AND INTERFERENCES**

There are no related appeals or interferences.

**STATUS OF CLAIMS**

Claims 1-5, 7-13, 15-29, 31-32, 34-42 and 44-48 are currently pending and are involved in this appeal.

## **STATUS OF AMENDMENTS**

None of the claims involved in this appeal were amended after Final Rejection.

## **SUMMARY OF CLAIMED SUBJECT MATTER**

Claim 1 recites a method of issuing and transacting charge numbers by an issuing and transaction system (e.g., FIG. 1, 107 including 119, 108, 110 and 113, page 27, line 21 to page 28, line 11) using an electronic communications network (e.g., FIG. 1, 112 and 114, page 13, line 2 to page 14, line 11), comprising receiving a plurality of valid charge numbers (e.g., FIG. 1, 105 including 111, page 25, lines 11-20) from an issuing bank (e.g., FIG. 1, 101, page 25, lines 11-20), wherein each valid charge number is acceptable to any entity that accepts valid charge numbers (e.g., page 25, line 21 to page 26, line 10) that are provided to a charge settlement network (e.g., FIG. 1, 115, page 26, line 21 to page 27, line 9) and routed by the charge settlement network to the issuing and transaction system for validating transactions (e.g., FIG. 7A, 703, 708, 315, 115, page 45, line 19 to page 46, line 2), storing the plurality of valid charge numbers in a memory device of the issuing and transaction system (e.g., FIG. 1, 117, page 28, lines 6-11), establishing a prepaid cash account (e.g., FIG. 3, 325, page 30, line 1 to page 34, line 20, FIG. 4, 401-417, page 34, line 21 to page 36, line 14, and FIG. 7A, 521, page 39, lines 11-13) for a user (e.g., FIG. 3, 306, FIG. 7A, 517) in exchange for cash (e.g., FIG. 3, 304, page 30, lines 1-3), detecting a request by the user for one of a plurality of valid charge numbers (e.g., FIG. 7A, page 42, line 19 to page 43, line 14, and page 21, lines 9-21), associating one of the plurality of valid charge numbers with the prepaid cash account (e.g., FIG. 7A, 702 or 717 and 521, page 44, lines 15-21), providing, via the electronic communications network, the associated valid charge number in response to the request (e.g., FIG. 7A, 702, 703, 706, 717 and 719 or 721, page 44, lines 7-21), detecting, via the charge settlement network, a purchase transaction using the associated valid charge number between the user and a merchant (e.g., FIG. 7A, 519, 703, 701, 717, 708, 315, 115 and 107, page 45, line 10 to page 46, line 2), and authorizing the purchase transaction if a cash balance of the prepaid cash account (e.g., FIG. 7A, 521, FIG. 3, 331, page 33, lines 9-22) is sufficient for a purchase amount of the purchase transaction (page 46, line 3 to page 47, line 2).

Claim 26 recites a charge number issuing and transaction system for issuing and authorizing valid charge numbers via an electronic communications network (e.g., FIG. 1, 112 and 114, page 13, line 2 to page 14, line 11), comprising a storage device (e.g., FIG. 1, 117, page

28, lines 6-7) that stores a plurality of valid charge numbers (e.g., FIG. 1, 105 including 111, page 25, lines 11-20) issued by an issuing bank (e.g., FIG. 1, 101, page 25, lines 11-20) and an accounts database (e.g., FIG. 3, 323, page 33, lines 18-22) including at least one prepaid cash account (e.g., FIG. 3, 325, page 29, line 11 to page 34, line 20, FIG. 4, 401-417, page 34, line 21 to page 36, line 14, and FIG. 7A, 521, page 39, lines 11-13) associated with the user (e.g., FIG. 3, 306, FIG. 7A, 517, page 36, lines 8-14), wherein each of the plurality of valid charge numbers is acceptable to any entity that accepts valid charge numbers (e.g., page 25, line 21 to page 26, line 10) that are provided to a charge settlement network (e.g., FIG. 1, 115, page 26, line 21 to page 27, line 9) and routed by the charge settlement network for validating transactions (e.g., FIG. 7A, 115, page 45, line 19 to page 46, line 2), a network system (e.g., FIG. 1, 108 and 110, page 26, line 11 to page 27, line 9) for coupling to and communicating with the electronic communications network and the charge settlement network, and an issuing and transaction system (e.g., FIG. 1, 107 including 119, 108, 110 and 113, page 27, line 21 to page 28, line 11), coupled to the storage device and the network system, that detects a request by a user for a charge number via the electronic communications network (e.g., FIG. 7A, 519, 703, 701, 717, 708, 315, 115 and 107, page 45, line 10 to page 46, line 2) and that issues a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request (e.g., FIG. 7A, 702, 703, 706, 717 and 719 or 721, page 44, lines 7-21), wherein the issuing and transaction system is configured to authorize a purchase transaction submitted for authorization with the selected valid charge number via the charge settlement network if a cash balance in a prepaid cash account associated with the user (e.g., FIG. 7A, 521, FIG. 3, 331, page 33, lines 9-22) is sufficient to cover a purchase amount of the purchase transaction (e.g., page 46, line 3 to page 47, line 2).

Claim 42 recites a charge number issuing and transaction system for issuing valid charge numbers via an electronic communications network (e.g., FIG. 1, 112 and 114, page 13, line 2 to page 14, line 11) and for transacting the valid charge numbers via a charge settlement network (e.g., FIG. 1, 115, page 26, line 21 to page 27, line 9, comprising an issuing and transaction system (e.g., FIG. 1, 107 including 119, 108, 110 and 113, page 27, line 21 to page 28, line 11), comprising a storage device (e.g., FIG. 1, 117, page 28, lines 6-7) that stores a plurality of valid charge numbers (e.g., FIG. 1, 105 including 111, page 25, lines 11-20) issued by an issuing bank (e.g., FIG. 1, 101, page 25, lines 11-20) and that stores an accounts database (e.g., FIG. 3, 323, page 33, lines 18-22) including at least one prepaid cash account (e.g., FIG. 3, 325, page 29, line

11 to page 34, line 20, FIG. 4, 401-417, page 34, line 21 to page 36, line 14, and FIG. 7A, 521, page 39, lines 11-13), wherein each of the plurality of valid charge numbers is acceptable to any entity that accepts valid charge numbers (e.g., page 25, line 21 to page 26, line 10) that are provided to the charge settlement network) and routed by the charge settlement network for validating transactions(e.g., FIG. 7A, 115, page 45, line 19 to page 46, line 2), a communication system (e.g., FIG. 1, 108 and 110, page 26, line 11 to page 27, line 9) for coupling to and communicating with the electronic communications network and the charge settlement network, a transaction system (e.g., FIG. 1, 119), coupled to the storage device and the communication system, that detects requests for charge numbers via the electronic communications network (e.g., FIG. 7A, 519, 703, 701, 717, 708, 315, 115 and 107, page 45, line 10 to page 46, line 2), that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request (e.g., FIG. 7A, 702, 703, 706, 717 and 719 or 721, page 44, lines 7-21), and that is configured to authorize a purchase transaction submitted for authorization via the charge settlement network with a selected one of the plurality of valid charge numbers if a cash balance in a prepaid cash account is sufficient to cover a purchase amount of the purchase transaction (e.g., FIG. 7A, 521, FIG. 3, 331, page 33, lines 9-22 and page 46, line 3 to page 47, line 2), and a processor system (e.g., FIG. 7A, 113, page 26, line 21 to page 27, line 1), coupled to the transaction system, for coupling to and enabling communications with the charge settlement network, and a switch network (e.g., FIG. 3, 315, page 31, lines 2-8), for coupling to the charge settlement network, that routes any of the plurality of valid charge numbers entered into the charge settlement network to the issuing and transaction system for processing.

## **GROUND OF REJECTION TO BE REVIEWED ON APPEAL**

Whether claims 1-5, 7-13, 15-29, 31-32, 34-42 and 44-48 are patentable under 35 U.S.C. §103(a) over Stimson et al. (US 5,577,109, “Stimson”) in view of Risafi et al. (US 6,473,500, “Risafi”).

## **ARGUMENT**

Appellant respectfully traverses the §103(a) rejection of claims 1-5, 7-13, 15-29, 31-32, 34-42 and 44-4 as being unpatentable over Stimson in view of Risafi.

Prior to addressing the arguments, a brief description of a few embodiments is provided for a better understanding of the claims and issues. In brief, the disclosure includes at least one

embodiment in which valid charge numbers are electronically communicated to a user or customer without the use of a card. One or more cards may be purchased to establish a prepaid cash account. Although the purchased cards may be used for certain transactions (e.g., like a debit card), the claims cover a non-card based system in which a different charge number is electronically communicated to the user for online transactions using the prepaid cash account. In a card based system, a charge number is provided on the card and physically provided or delivered to the user or customer. The customer may present the card or otherwise use the number on the card for transactions. But such configurations do not include the configurations in which a charge number is electronically communicated. Stimson and Risafi do not address such non-card based systems.

The present disclosure describes both card and non-card based systems. In either case, the present disclosure describes a charge number issuing system and method involving the use of valid charge numbers, which may be of the same format as standard, universally-accepted credit card numbers, such as Visa, MasterCard, American Express, etc., found on most credit and debit cards still used today (as described in the original application beginning on page 25, line 21). The present invention is not limited to these particular 16-digit numbers since any universally-acceptable format now known or newly developed may be used. In general, any such numbers are considered “valid” or “authorized” charge numbers for use in conducting or otherwise consummating transactions, including various financial transactions, as described in the disclosure (page 26, lines 8-10). As shown in FIG. 1, these charge numbers 105 originate from an issuing or sponsoring bank 101, which in one embodiment is a bank or financial institution that is a member of an association of banks that sponsor certain credit or debit cards provided or licensed by Visa, MasterCard, American Express, Discover, etc. An issuing system 107 receives and stores these numbers, such as on a storage device 117 shown in FIG. 1. In the illustrated embodiment, the issuing system 107 further divides the IS charge numbers 105 into two separate application categories including card numbers 109 and purchase numbers 111 (page 25, lines 16-18). As described in the application, the card numbers 109 are provided or otherwise encoded upon plastic cash cards or the like and the purchase numbers 111 are each utilized for an individual online purchase transaction (page 25, lines 18-20).

FIG. 2 illustrates an exemplary cash card 201 provided with a selected card number “XYZ” 207 using one of the card numbers 109. As described, one or more of the card numbers 109 are provided on a purchase media sold to the public for ultimately establishing online

prepaid cash accounts. As described in the application, cards may be used to establish prepaid cash accounts, and the cards may further be used to obtain cash or to purchase goods and services in a similar manner as a credit or debit card or the like. Such transactions may occur at ATMs, brick and mortar merchants (e.g., physical stores and the like), online such as via the internet, over the telephone, etc. The customer is not limited, however, to the card-based systems. In particular, the purchase numbers 111, which are not provided on cards, may be used instead in substantially the same manner for online or telephonic purchases as described in the application and as briefly discussed herein.

In one embodiment, cards may be used to establish or increase the balance of a prepaid cash account. As shown in FIG. 3, a distributor merchant 303 (PQR) sells one or more of a plurality of cash cards 305 (which may be configured similar to the cash card 201) for cash. In the illustrated embodiment, a customer “SUE” 306 purchases a cash card 201 for cash 304. Also in the illustrated embodiment, the merchant swipes the purchased cash card, such as using a card payment system 309, and the information on the card is provided via a charge settlement network 115 to a merchant processor 311 or the like. Ultimately, the card number and purchase amount are provided to the issuing system 107 and, assuming the card number is valid, a corresponding prepaid cash account is created within an accounts database, such as an account 325 within an accounts database 323. As described in the application as filed (beginning page 33, line 9), the customer 306 interfaces the issuing system 107 (e.g., online via the internet or via telephone or the like) using a serial number 203 provided on the same cash card 201. The customer may either create a new account with a cash balance. Alternatively, the customer may otherwise “update” an existing account, such as by increasing the balance of an existing account.

As described in the application as filed (page 36, lines 8-14), each prepaid cash account is associated with a customer. Such association may simply be using an arbitrary user ID and password in an anonymous embodiment in which personal information remains confidential. It is noted, however, that such personal information may be provided if desired or necessary for associating each account with a customer.

As described in the application as filed (page 19, lines 5-22), the card purchased and used to activate the account may be discarded or otherwise may be used in a similar manner as a debit card (e.g., in association with a personal identification number or PIN). Any number of cards may be used to replenish the balance on the account. However, cards are not necessary to access and use the prepaid cash accounts.

FIG. 7A illustrates an online purchase transaction by a user or customer using the issuing system 107 via the computer communications network 112 according to one embodiment in which a card is not used. In this example, issuing system 107 is invoked to conduct an online purchase transaction 703 by the user BOB 517 working on a computer 519 and utilizing as associated prepaid cash account 521 within the accounts database 323. In one embodiment, the transaction and account system 119 detects the request for purchase via the computer network communication system 108, selects a valid purchase number from the purchase number database 111, and provides the selected purchase number *via the computer communications network 112* to enable consummation of the online purchase transaction 703. As indicated by arrow 706, the transaction and account system 119 provides valid charge information 717 (valid charge number from 111 along with any other information, such as an expiration date 704 and/or other associated information) via the computer communications network 112 in response to the online purchase transaction 703. In one embodiment as indicated by dashed arrow 719, the valid charge information 717 is provided directly to the merchant GHI to consummate the online purchase transaction 703, such as via a purchase page provided by the merchant GHI. For example, the purchase number ABC 702 and the expiration date 704 are inserted into the merchant purchase page. In an alternative embodiment, the valid charge information 717 is provided to the user BOB 519 as indicated by dashed arrow 721. In either case, the issuing system 107 associates the valid charge number ABC 702 or the valid charge information 717 with the user BOB 519 for transaction authorization.

BOB 519 can either use the valid charge information 717 to consummate the online purchase transaction 703 or he could keep the valid charge information 717 for a subsequent transaction while terminating the online purchase transaction 703. It is noted that the electronically communicated number may be limited to the current transaction and immediately expired, or may have limited or unlimited expiration in various embodiments. If BOB provides the number to consummate the online purchase transaction 703, the merchant GHI utilizes the charge settlement network 115 to forward the charge information to clear the purchase transaction and determine validity of the purchase number ABC 702, *except that the transaction is cleared without the use of a cash card or card reader*. In particular, the merchant GHI submits the valid charge information 717 including the purchase number ABC 702 and expiration date 704 and a transaction amount (\$AMT) 705 to the charge settlement network 115. The valid charge information 717 and transaction amount 705 is received by a merchant

processor 708 associated with the merchant GHI. The merchant processor 708 settles the purchase transaction and deducts a merchant discount, if any, in a similar manner as previously described. The merchant processor 708 forwards the purchase transaction information to the switch network 315, which routes the transaction information to the issuing system 107 as processor. The issuing system 107 processes the request such as determining whether the charge number is valid and whether the prepaid cash account has sufficient funds (balance) to cover the transaction. If approved, the processor system 113 returns authorization information to the merchant GHI, which completes the online purchase transaction 703.

Simson and Risafi are both card-based systems and simply do not address electronically communicated charge numbers in the manner recited in the claims.

Stimson in view of Risafi does not show “detecting a request by the user via the electronic communications network for one of a plurality of valid charge numbers” and “providing, via the electronic communications network, the associated valid charge number in response to the request” as recited in claim 1. In Stimson (including col. 6, lines 20-44 and col. 7, lines 26-45) a serial number is provided on a card “or not”. Although Stimson discusses an alternative embodiment in which “the security number may be the user's account number, a personal identification number (PIN) or some other information generally known only to the user whether encoded on the card 50 or not” (col. 6, lines 30-34), such numbers are not requested by the user via the electronic communications network and provided via the electronic communications network in response to the request as recited in claim 1, but instead comprises information generally known only to the user rather than being provided to the user in response to a request. Claim 1 recites a method not limited to the use of physical cards in which the valid charge number is provided electronically rather than being encoded on a physical card. Although Stimson suggests that the security number might not be encoded on a card, Stimson does not show or suggest receiving a valid charge number in response to a request conducted via an electronic communications network. As further recited in claim 1, the numbers are received from an issuing bank and stored in a memory device of the issuing and transaction system, which detects the request and provides a number in response via the electronic communications network.

Risafi also discloses a card-based system in which the card number 306 is printed on the card 100 (see, e.g., Risafi FIGs 3a-3c and corresponding description beginning col. 11, line 1). There is no suggestion within either reference for providing valid charge numbers via an



electronic communications network in response to a request. And since the numbers are generally already encoded or printed on a card, there is no motivation or need for doing so.

Appellant respectfully submits, therefore, that claim 1 is allowable over Stimson in view of Risafi. Claims 2-5, 7-13, 15-25 are allowable as depending upon an allowable base claim. Appellant requests that this rejection be overturned.

Claim 26 is allowable for similar reasons. Stimson in view of Risafi does not show a charge number issuing and transaction system for issuing and authorizing valid charge numbers via an electronic communications network including a storage device which stores a plurality of valid charge numbers issued by an issuing bank and “an issuing and transaction system, coupled to the storage device and the network system, that detects a request by a user for a charge number via the electronic communications network and that issues a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request” as recited in claim 26.

Appellant respectfully submits, therefore, that claim 26 is allowable over Stimson in view of Risafi. Claims 27-29, 31-32, 34-41 are allowable as depending upon an allowable base claim. Appellant requests that this rejection be overturned.

Claim 42 is allowable for similar reasons. Stimson in view of Risafi does not show a charge number issuing and transaction system for issuing valid charge numbers via an electronic communications network including an issuing and transaction system comprising a storage device that stores a plurality of valid charge numbers issued by an issuing bank, a communication system, and “a transaction system, coupled to the storage device and the communication system, that detects requests for charge numbers via the electronic communications network” and “that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request” as recited in claim 42.

Appellant respectfully submits, therefore, that claim 42 is allowable over Stimson in view of Risafi. Claims 44-48 are allowable as depending upon an allowable base claim. Appellant requests that this rejection be overturned.

Further with respect to claims 3 and 28, Risafi (col. 7, line 56 - col. 8, line 4) discusses a PIN number which is not written on a card but instead chosen by the user. The PIN is not a valid charge number provided by an issuing bank and is not provided by the user via a telephonic communications system in response to a request.

Further with respect to claims 4 and 29, Risafi (col. 10, lines 32-67) discusses activation of a card 100 which already has a number printed on it. During activation, the number is provided from an agent 104 to the processing center 110 rather than being provided in response to detecting a request.

Further with respect to claims 5 and 32, Risafi (col. 10, line 32 - col. 11, line 17) discusses activation of a card 100 which already has a number printed on it and configuration of the card itself (with the number). During activation, the number is provided from an agent 104 to the processing center 110 rather than being provided to an online merchant via a computer communications network in response to a request. Further with respect to claim 32, Risafi does not disclose verifying “that a charge number received via the charge settlement network is a selected valid charge number” which had been “provided via the electronic communications network.”

Further with respect to claims 7 and 8, Stimson (col. 6 lines 45-65 and col. 7, lines 2-25) does not discuss expiring one or more valid charge numbers at all much less after being used to consummate a purchase transaction. Risafi (Fig. 3a, col. 11, line 16) shows an expiration date 308 on a card which is common. But Stimson in view of Risafi does not show expiring the one or more charge numbers after being used to consummate corresponding purchase transactions.

Further with respect to claims 23 and 24, it is not obvious to establish an email account that includes communication between the online merchant and the user via the computer communications network. In normal business operations an email address might be exchanged between any two parties, such as between the user and the online merchant or between the user and the issuing and transaction system for subsequent contact and relations. But emails are not used to inform that a transaction is approved or not approved. Instead, it is conventional to either approve a transaction or deny the transaction with a code or the like possibly indicating the reason for the denial during the point of sale. But this is not the same as establishing an email account. As was originally claimed, the issuing system (or issuing and transaction system) establishes the email account to enable subsequent communications (for whatever purpose) between the user and the merchant. As described on page 7, lines 8-21, in one exemplary embodiment the issuing system establishes an email account and assigns an email address to the user to maintain anonymity of the user relative to the merchant. Thus, the merchant may contact the user only via the issuing system cash account. The user may reply back to the merchant using the merchant’s email address. The user remains anonymous and confidential user

information is not provided to the merchant. Of course, the user may directly contact the merchant to resolve any issues if desired.

Further with respect to claim 35, Stimson in view of Risafi does not show the issuing and transaction system generating a valid expiration date to correspond with the selected valid charge number and providing the corresponding valid expiration date with the selected valid charge number via the electronic communications network. The cited portions of Risafi (col. 4, line 61 - col. 5, line 10; col. 12, lines 12-51; col. 12, line 52 - col. 13, line 9) does not appear to even mention an expiration date. There is a reference to an “effective date”, but this is a date that a program sponsor can set from which the card may be used (col. 12, line 35), which is a starting date rather than an expiration date. Risafi does show a card 100 with an expiration date 308 and does discuss (FIG. 8b, col. 15, lines 49-67) a batch or automatic closing of a group of accounts performed prior to an expiration date. But such batch processing has nothing to do with generating and providing the charge number along with the expiration date via the electronic communications network in response to a request by the user.

Further with respect to claim 36, Stimson in view of Risafi does not show expiring a selected valid charge number after authorizing a purchase transaction using the selected valid charge number. As discussed previously, Risafi (Fig. 3a, col. 11, line 16) shows an expiration date 308 provided on a card which is common. But Stimson in view of Risafi does not show expiring the one or more charge numbers after authorizing a purchase transaction as recited in claim 36.

Further with respect to claims 38-41, though the use of email addresses is known, Stimson in view of Risafi does not show an email system, coupled to an issuing and transaction system and a storage device, that includes email communication between the user and the online merchant in conjunction consummating an online transaction between the user and an online merchant as recited in claim 38.

Further with respect to claim 44, Stimson in view of Risafi does not show a storage device which stores each valid charge number that has been utilized to consummate a single purchase transaction in an expired charge number database.

Further with respect to claims 45 and 46, Stimson in view of Risafi does not show an email system, coupled to a transaction system and a storage device, that includes email communication with online merchants that conduct online purchase transactions via the electronic communications network.

Further with respect to claim 47, Stimson in view of Risafi does not show a transaction system generating a valid expiration date to correspond with a selected valid charge number and providing the corresponding valid expiration date with the selected valid charge number via the electronic communications network in response to detecting a request for the charge number via the electronic communications network.

## CONCLUSION

Accordingly, Appellant respectfully submits that claims 1-5, 7-13, 15-29, 31-32, 34-42 and 44-48 are allowable over Stimson in view of Risafi. Appellant therefore requests that the Board reverse the final rejections of the claims involved in this Appeal and that these claims be allowed and the patent passed to issuance.

Respectfully submitted,

Date: November 10, 2008

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## **CLAIMS APPENDIX**

### **APPLICATION CLAIMS INVOLVED IN THIS APPEAL**

1. A method of issuing and transacting charge numbers by an issuing and transaction system using an electronic communications network, comprising:

receiving a plurality of valid charge numbers from an issuing bank, wherein each valid charge number is acceptable to any entity that accepts valid charge numbers that are provided to a charge settlement network and routed by the charge settlement network to the issuing and transaction system for validating transactions;

storing the plurality of valid charge numbers in a memory device of the issuing and transaction system;

establishing a prepaid cash account for a user in exchange for cash;

detecting a request by the user for one of a plurality of valid charge numbers;

associating one of the plurality of valid charge numbers with the prepaid cash account;

providing, via the electronic communications network, the associated valid charge number in response to the request;

detecting, via the charge settlement network, a purchase transaction using the associated valid charge number between the user and a merchant; and

authorizing the purchase transaction if a cash balance of the prepaid cash account is sufficient for a purchase amount of the purchase transaction.

2. The method of claim 1, wherein providing the associated valid charge number comprises providing the associated valid charge number to the user.

3. The method of claim 1, wherein providing the associated valid charge number comprises providing the associated valid charge number to the user via a telephonic network.

4. The method of claim 2, wherein the detecting a request comprises detecting an online purchase transaction between an online merchant and the user via a computer communications network.

5. The method of claim 1, further comprising:

the detecting a request comprises detecting an online purchase transaction between an online merchant and the user via a computer communications network; and

the providing the associated valid charge number comprises providing the associated valid charge number to the online merchant via the computer communications network.

7. The method of claim 1, further comprising:  
expiring the associated one of the plurality of valid charge numbers after being used to consummate the purchase transaction.
8. The method of claim 1, further comprising:  
providing a plurality of valid charge numbers via the electronic communications network;  
detecting a plurality of provided valid charge numbers used to consummate a corresponding plurality of purchase transactions; and  
expiring each of the plurality of provided valid charge numbers after being used to consummate the plurality of purchase transactions.
9. The method of claim 1, further comprising:  
clearing, by a merchant, the purchase transaction via a charge settlement network.
10. The method of claim 9, further comprising:  
settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.
11. The method of claim 10, further comprising:  
deducting, by the merchant processor, a merchant discount for the merchant.
12. The method of claim 9, further comprising:  
routing, by the charge settlement network, the associated one of the plurality of valid charge numbers to a predetermined processor for the plurality of valid charge numbers.
13. The method of claim 12, further comprising:  
pre-certifying, by an issuing bank, a valid charge number issuer as the processor for the plurality of valid charge numbers; and  
the routing comprising routing the associated one of the plurality of valid charge numbers to the valid charge number issuer.
15. The method of claim 1, wherein the authorizing comprises returning authorization information via the charge settlement network.
16. The method of claim 1, further comprising:  
clearing, by a merchant via a charge settlement network, the associated valid charge number employed to consummate the purchase transaction;  
routing, by the charge settlement network, purchase transaction information including the associated valid charge number; and

processing the purchase transaction information.

17. The method of claim 16, wherein the processing further comprises:

verifying a charge number received via the charge settlement network with the associated valid charge number.

18. The method of claim 17, further comprising:

generating a valid expiration date corresponding to the associated valid charge number;

providing, via the electronic communications network, the corresponding valid expiration date with the associated valid charge number; and

the processing further comprising verifying an expiration date received via the charge settlement network with the corresponding valid expiration date.

19. The method of claim 16, wherein the processing further comprises:

comparing a purchase amount received via the charge settlement network with a corresponding cash balance.

20. The method of claim 16, further comprising:

authorizing and settling the purchase transaction.

21. The method of claim 16, further comprising:

authorizing and settling a plurality of purchase transactions, each associated with a corresponding one of the plurality of valid charge numbers; and

sending a plurality of settled purchase transactions to a sponsoring bank via an automated clearing house (ACH) batch transfer.

22. The method of claim 21, further comprising:

settling, by the sponsoring bank, the plurality of purchase transactions.

23. The method of claim 1, further comprising:

the detecting of a request comprises detecting an online purchase transaction between an online merchant and the user via a computer communications network; and

establishing an email account that includes communication between the online merchant and the user via the computer communications network.

24. The method of claim 23, further comprising:

generating an email address linked to a prepaid cash account associated with the user;  
and



providing the email address to the online merchant during the purchase transaction.

25. The method of claim 1, further comprising:

generating a valid expiration date for the associated valid charge number; and

providing, via the electronic communications network, the valid expiration date with the associated valid charge number.

26. A charge number issuing and transaction system for issuing and authorizing valid charge numbers via an electronic communications network, comprising:

a storage device that stores a plurality of valid charge numbers issued by an issuing bank and an accounts database including at least one prepaid cash account associated with the user, wherein each of the plurality of valid charge numbers is acceptable to any entity that accepts valid charge numbers that are provided to a charge settlement network and routed by the charge settlement network for validating transactions;

a network system for coupling to and communicating with the electronic communications network and the charge settlement network; and

an issuing and transaction system, coupled to the storage device and the network system, that detects a request by a user for a charge number via the electronic communications network and that issues a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request, wherein the issuing and transaction system is configured to authorize a purchase transaction submitted for authorization with the selected valid charge number via the charge settlement network if a cash balance in a prepaid cash account associated with the user is sufficient to cover a purchase amount of the purchase transaction.

27. The charge number issuing system of claim 26, wherein the issuing and transaction system provides the selected valid charge number to the user.

28. The charge number issuing system of claim 27, further comprising:

the network system including a telephonic communications system for interfacing a telephonic network; and

the issuing and transaction system providing the selected valid charge number to the user via the telephonic network.

29. The charge number issuing system of claim 26, further comprising:

the network system including a computer communications system for interfacing a computer communications network; and

the issuing and transaction system providing the selected valid charge number to an online merchant via the computer communications network to consummate an online purchase transaction with an online merchant for the user.

31. The charge number issuing system of claim 26, further comprising:

a processor system, coupled to the issuing and transaction system, for coupling to and communicating with the charge settlement network; and

the processor system configured to process transactions utilizing any of the plurality of valid charge numbers entered for clearance via the charge settlement network.

32. The charge number issuing system of claim 31, wherein the issuing and transaction system is configured to verify that a charge number received via the charge settlement network is a selected valid charge number provided via the electronic communications network.

34. The charge number issuing system of claim 26, further comprising:

the processor system configured to return authorization information via the charge settlement network if the purchase transaction is approved.

35. The charge number issuing system of claim 26, further comprising:

the issuing and transaction system configured to generate a valid expiration date to correspond with the selected valid charge number and to provide the corresponding valid expiration date with the selected valid charge number via the electronic communications network; and

the issuing and transaction system configured to verify that an expiration date received via the charge settlement network is the same as the corresponding valid expiration date.

36. The charge number issuing system of claim 26, further comprising:

the issuing and transaction system expiring the selected valid charge number after authorizing a purchase transaction using the selected valid charge number; and

the storage device storing the expired selected valid charge number in an expired charge number database.

37. The charge number issuing system of claim 31, wherein the charge settlement network comprises an electronic funds transfer (EFT) network.

38. The charge number issuing system of claim 26, further comprising:

the issuing and transaction system providing the selected valid charge number to consummate an online transaction between the user and an online merchant; and

an email system, coupled to the issuing and transaction system and the storage device, that includes email communication between the user and the online merchant.

39. The charge number issuing system of claim 38, wherein the email system comprises:

an email processor, coupled to the issuing and transaction system, that generates an email address and that provides the generated email address to the online merchant.

40. The charge number issuing system of claim 39, wherein the email system further comprises:

an email database, stored by the storage device, that further stores generated email addresses.

41. The charge number issuing system of claim 40, further comprising:

the storage device storing an accounts database including at least one prepaid cash account associated with the user; and

the email system associating at least one email address to the at least one prepaid cash account of the user.

42. A charge number issuing and transaction system for issuing valid charge numbers via an electronic communications network and for transacting the valid charge numbers via a charge settlement network, comprising:

an issuing and transaction system, comprising:

a storage device that stores a plurality of valid charge numbers issued by an issuing bank and that stores an accounts database including at least one prepaid cash account, wherein each of the plurality of valid charge numbers is acceptable to any entity that accepts valid charge numbers that are provided to the charge settlement network and routed by the charge settlement network for validating transactions;

a communication system for coupling to and communicating with the electronic communications network and the charge settlement network;

a transaction system, coupled to the storage device and the communication system, that detects requests for charge numbers via the electronic communications network, that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request, and that is configured to authorize a purchase transaction submitted for authorization via the charge settlement network with a

selected one of the plurality of valid charge numbers if a cash balance in a prepaid cash account is sufficient to cover a purchase amount of the purchase transaction; and

a processor system, coupled to the transaction system, for coupling to and enabling communications with the charge settlement network; and

a switch network, for coupling to the charge settlement network, that routes any of the plurality of valid charge numbers entered into the charge settlement network to the issuing and transaction system for processing.

44. The charge number issuing and transaction system of claim 42, further comprising:

the storage device storing each valid charge number that has been utilized to consummate a single purchase transaction in an expired charge number database.

45. The charge number issuing and transaction system of claim 42, further comprising:

an email system, coupled to the transaction system and the storage device, that includes email communication with online merchants that conduct online purchase transactions via the electronic communications network.

46. The charge number issuing and transaction system of claim 45, wherein the email system comprises:

an email processor, coupled to the transaction system, that generates an email addresses; and

an email database, stored by the storage device, that stores the generated email addresses.

47. The charge number issuing and transaction system of claim 42, further comprising:

the transaction system generating a valid expiration date to correspond with the selected valid charge number and providing the corresponding valid expiration date with the selected valid charge number via the electronic communications network; and

the transaction system configured to authorize a purchase transaction submitted for authorization via the charge settlement network if a charge number received by the processing system is the same as the selected valid charge number and if an expiration date received by the processing system is the same as the corresponding valid expiration date.

48. The charge number issuing and transaction system of claim 42, wherein the communication system further comprises:

a computer network communications system for interfacing a computer communications network; and

a telephonic communications system for interfacing a telephonic network.

## **EVIDENCE APPENDIX**

There was no evidence submitted pursuant to 37 C.F.R. §§1.130, 1.131 or 1.132.

## **RELATED PROCEEDINGS APPENDIX**

None.